

### **DETAILED ACTION**

This communication is in response to amendment filed 4-13-10.

### **Reasons for Allowance**

The following is an examiner's statement of reasons for allowance:

The following is a statement of reasons for the indication of allowable subject matter: the prior art fails to teach or render obvious the limitation of independent claims. The Applicant has claims a financial services product:

Independent claim 26 discloses a method of providing live advice and automated coaching from a financial modeling system

Independent claim 27 discloses a method of providing live advice and automated coaching from a financial modeling and counseling system

Independent claim 28 discloses a method of providing live advice and automated coaching from a financial modeling and counseling system

Independent claim 9 discloses a system of providing live advice and automated coaching from a financial modeling

Independent claim 18 discloses a discloses a computer program product of providing live advice and automated coaching from a financial modeling system

The following prior art references have been deemed most relevant to the allowed claim(s):

The closest prior art Wolfberg et al. (US Pat. 5,214,579) teaches a data processing system for tracking and monitor investments. Monthly investments are tracking and interpreted based

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on criteria and projection with are periodically made and which reflect how well account is progressing towards achieving the target amount.

The closest prior art Sullivan (US Pat. 6,615,240) teaches a automated technical support with live help. The system starts with a guide self-help and can be escalates to live help sessions.

The closest prior art Farry et al (US Pat 6,069,628) discloses method for navigating user interfaces. The application program symbol input is provided in navigator function with executes in response to key strokes designating key representations of application programs and commands. Farry has at least two windows.

Claims are allowed because Wolfberg, Sullivan and Farry references as discussed above as the Closest Prior art of record fails to teach or render obvious a method of **receiving a user selection of one or more risk events from a list of risk events, displaying estimates of probability and effect of an occurrence of the selected one or more risk events, for a risk event among the selected one or more risk events, receiving a user specification of acceptance or rejection of an estimate associated with the risk event, and, if the user rejects the displayed estimate, receiving a user specification of a different estimate and incorporating the selected risk events in the automated coaching. It is important to note that these limitation are in the context of a narrowly defined claim (independent claim now 2.5 pages in length) of providing financial services at a defined service level using advice using a live advice and automated coaching and at least two windows.**

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled “Comments on Statement of Reasons for Allowance.”

***Contact Information***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Kirsten S. Apple whose telephone number is 571.272.5588. The examiner can normally be reached on Monday - Friday 9:00-5:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is (571) 273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Ksa

/Kirsten S Apple/  
Primary Examiner, Art Unit 3694